

**Information to identify the case:**

Debtor 1	<u>Thomas A. McGuire Jr.</u>	Social Security number or ITIN	xxx-xx-6195
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Catherine C. McGuire</u>	Social Security number or ITIN	xxx-xx-8109
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-30628-JNP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Thomas A. McGuire Jr.  
dba Thomas McGuire

Catherine C. McGuire  
aka Catherine Croce, aka Gina McGuire

2/1/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Thomas A. McGuire, Jr.  
 Catherine C. McGuire  
 Debtors

Case No. 18-30628-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 3  
 Total Noticed: 84

Date Rcvd: Feb 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2019.  
 db/jdb

cr +Thomas A. McGuire, Jr., Catherine C. McGuire, 321 Cattell Avenue,  
 Collingswood, NJ 08107-2312

517817383 +1st Colonial Community Bank, c/o Saldutti Law Group, 800 N Kings Highway, Suite 300,  
 Cherry Hill, NJ 08034-1511

517992359 +Absolute Resolutions Investments, LLC, 8000 Norman Center Drive, Suite 350,  
 Bloomington, MN 55437-1118

517817384 +Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation,  
 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437-1118

517817385 +Alpha Recovery Corp., 6912 S. Quentin Street, Unit 10, Centennial, CO 80112-4531

517817387 +American Coradius International, 35A Rust Lane, Boerne, TX 78006-8202

517817388 +Anthony F. Bruce L.L.C. CPA, 405 Kings Highway South, Cherry Hill, NJ 08034-2512

517817389 +Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890

517817390 +Asset Recovery Solutions, LLC, 2200 E. Devon Avenue, Suite 200,  
 Des Plaines, IL 60018-4501

517817395 +Business Revenue Systems, Inc., 6032 Trier Road, Fort Wayne, IN 46815-5337

517817397 +CCS/First National Bank, 500 East 60th Street N., Sioux Falls, SD 57104-0478

517817398 +Children's Hospital of Philadelphia, 3401 Civic Center Blvd, Philadelphia, PA 19104-4319

517817399 +Christopher P. Odogbili, Esq., Pressler, Felt & Warshaw, LLP, 7 Entin Road,  
 Parsippany, NJ 07054-5020

517817401 +Citizens Bank N.A., 480 Jefferson Blvd, Warwick, RI 02886-1359

517817403 +ConServe, 200 CrossKeys Office Park, Fairport, NY 14450-3510

517817406 +D&D Invesco LLC, 75 Holly Oak Drive, Voorhees, NJ 08043-1540

517817413 +Elliott Karetny, 261 Woodlawn Terrace, Collingswood, NJ 08108-1542

517817407 +FMA Alliance, Ltd., 12339 Cutten Road, Houston, TX 77066-1807

517817408 +Financial Recoveries, 200 E. Park Drive, Suite 100, Mount Laurel, NJ 08054-1297

517817409 First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557

517817411 First National Credit Card, P.O. Box 5097, Sioux Falls, SD 57117-5097

517817412 FirstCredit, P.O. Box 630838, Cincinnati, OH 45263-0838

517817416 Firstsource Advantage, LLC, 206 Bryant Woods South, Amherst, NY 14228

517817420 +Frank Croce, 821 Belmont Avenue, Collingswood, NJ 08108-3103

517817422 +Kristina G. Murtha, Esq., KML Law Group, P.C., 216 Haddon Ave #406,  
 Collingswood, NJ 08108-2812

517817423 Linebarger Goggan Blair & Sampson, LLP, P.O. Box 90128, Harrisburg, PA 17109-0128

517817424 Lourdes Health System, P.O. Box 822099, Philadelphia, PA 19182-2099

517817425 Lourdes Medical Associates, P.O. Box 824626, Philadelphia, PA 19182-4626

517817428 +Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100,  
 Mount Laurel, NJ 08054-2239

517817427 +MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016

517817429 Morgan, Bornstein & Morgan, 1235 Brace Road, Suite K, Cherry Hill, NJ 08034-3269

517817430 +New Penn Fin-Shellpoint, 75 Beattie Place, Ste 300, Greenville, SC 29601-2138

517817431 +Northland Group Inc., P.O. Box 390846, Minneapolis, MN 55439-0846

517817432 Ocwen Loan Servicing, LLC, P.O. Box 24788, West Palm Beach, FL 33416-4788

517817433 PA Department of Revenue, Bureau of Individual Taxes, P.O. Box 280432,  
 Harrisburg, PA 17128-0432

517817438 PA Dept. of Revenue, Bureau of Individual Taxes, P.O. Box 280431,  
 Harrisburg, PA 17128-0431

517817434 +PHEAA, P.O. Box 61017, Harrisburg, PA 17106-1017

517817435 +Paul D. Flynn Lawn Care, 232 Reading Avenue, Oaklyn, NJ 08107-1416

517817436 +Paypal Credit, P.O. Box 5138, Timonium, MD 21094-5138

517817437 +Penn Credit, P.O. Box 1259, Dept. 91047, Oaks, PA 19456-1259

517817438 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, PA 17128-0946

517817441 +Performant Recovery, Inc., 333 North Canyons Parkway, Suite 100, Livermore, CA 94551-9480

517817442 Radiology Associates of New Jersey, P.C., 28075 Network Place, Chicago, IL 60673-1280

517817444 +Radius Global Solutions, LLC, P.O. Box 390646, Minneapolis, MN 55439-0646

517817446 Rushmore Service Center, P.O. Box 5508, Sioux Falls, SD 57117-5508

517817448 State of NJ, Division of Taxation, P.O. Box 046, Trenton, NJ 08646-0046

517817450 +Sunnova, 20 Greenway Plaza, Suite 475, Houston, TX 77046-2015

517817452 +TD Bank, 1130 White Horse Pike, Oaklyn, NJ 08107-1037

517817453 +The Bank of New York Mellon, c/o Jason A. McCumber, Esq., McGlinchey Stafford,  
 112 West 34th Street, Ste 1515, New York, NY 10120-1515

517817454 +Thomas & Pat McGuire, 12183 Aster Road, Philadelphia, PA 19154-1701

517817456 Tri-State Pathology Consultant, 111 Continental Drive, Suite 304, Newark, DE 19713-4317

+William Gillon, 621 Walnut Lane, Philadelphia, PA 19128-1713

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2019 01:50:57 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 02 2019 01:50:53 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

517817382 +E-mail/Text: yhan@lstcnb.net Feb 02 2019 01:52:11 1st Colonial Bank, 1040 Haddon Avenue,  
 Collingswood, NJ 08108-2123

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 84

Date Rcvd: Feb 01, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517817386 +EDI: AMEREXPR.COM Feb 02 2019 06:18:00 Amex, P.O. Box 297871,  
Fort Lauderdale, FL 33329-7871  
517817391 E-mail/Text: info@chcollects.com Feb 02 2019 01:52:52 C & H Collection Services Inc.,  
P.O. Box 1399, Merchantville, NJ 08109-0399  
517817392 EDI: CAPITALONE.COM Feb 02 2019 06:18:00 Capital One, 15000 Capital One Drive,  
Richmond, VA 23238  
517817394 EDI: CAPITALONE.COM Feb 02 2019 06:18:00 Capital One Bank USA, N.A.,  
15000 Capital One Drive, Richmond, VA 23238  
517817393 +EDI: CAPITALONE.COM Feb 02 2019 06:18:00 Capital One, Attn: Bankruptcy, P.O. Box 30285,  
Salt Lake City, UT 84130-0285  
517817396 +EDI: CHASE.COM Feb 02 2019 06:18:00 Chase Card, P.O. Box 15298,  
Wilmington, DE 19850-5298  
517817400 +EDI: WFNNB.COM Feb 02 2019 06:18:00 Comenity Bk/Williams Sonoma, P.O. Box 182120,  
Columbus, OH 43218-2120  
517817402 +EDI: CONVERGENT.COM Feb 02 2019 06:18:00 Convergent Outsourcing, 800 SW 39th Street,  
Renton, WA 98057-4927  
517993736 EDI: DISCOVER.COM Feb 02 2019 06:18:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
517817405 +EDI: DISCOVER.COM Feb 02 2019 06:18:00 Discover Fin Svcs LLC, P.O. Box 15316,  
Wilmington, DE 19850-5316  
517817410 +EDI: AMINFORP.COM Feb 02 2019 06:18:00 First Premier Bank, 601 S. Minnesota Avenu,  
Sioux Falls, SD 57104-4868  
517817414 EDI: FORD.COM Feb 02 2019 06:18:00 Ford Credit, P.O. Box 6508, Mesa, AZ 85216-6508  
517817415 +EDI: FORD.COM Feb 02 2019 06:18:00 Ford Motor Credit, P.O. Box 542000,  
Omaha, NE 68154-8000  
517817417 E-mail/Text: bankruptcies@halstedfinancial.com Feb 02 2019 01:52:27  
Halsted Financial Services, LLC, P.O. Box 828, Skokie, IL 60076-0828  
517817418 EDI: PHINHARRIS Feb 02 2019 06:18:00 Harris & Harris, Ltd., 111 West Jackson Blvd,  
Suite 400, Chicago, IL 60604-4135  
517817404 EDI: IRS.COM Feb 02 2019 06:18:00 Department of the Treasury, Internal Revenue Service,  
Cincinnati, OH 45999-0030  
517817419 +EDI: CBSKOHL.COM Feb 02 2019 06:18:00 Kohls/Capital One, N56 W 17000 Ridgewood Drive,  
Menomonee Falls, WI 53051-5660  
517988051 EDI: RESURGENT.COM Feb 02 2019 06:18:00 LVNV Funding, LLC, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
517817421 +E-mail/Text: bk@lendingclub.com Feb 02 2019 01:51:51 Lending Club Corp,  
71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985  
517817426 +EDI: MID8.COM Feb 02 2019 06:18:00 Midland Credit Management, 2365 Northside Drive,  
Suite 300, San Diego, CA 92108-2709  
517817439 EDI: PRA.COM Feb 02 2019 06:18:00 Portfolio Recovery Associates, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502  
517817440 EDI: PRA.COM Feb 02 2019 06:18:00 Portfolio Recovery Associates, LLC, P.O. Box 12914,  
Norfolk, VA 23541  
517817443 EDI: RMCB.COM Feb 02 2019 06:18:00 Retrieval Masters Creditors Bureau, Inc.,  
P.O. Box 1235, Elmsford, NY 10523-0935  
517817445 EDI: SWCR.COM Feb 02 2019 06:18:00 Southwest Credit, 4120 International Parkway,  
Suite 1100, Carrollton, TX 75007-1958  
517817447 +E-mail/Text: bncnotices@stengerlaw.com Feb 02 2019 01:49:59 Stenger & Stenger, P.C.,  
2618 East Paris Avenue SE, Grand Rapids, MI 49546-2458  
517817449 +EDI: RMSC.COM Feb 02 2019 06:18:00 Synch/Lowes, P.O. Box 956005, Orlando, FL 32896-0001  
517818546 +EDI: RMSC.COM Feb 02 2019 06:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
517817451 +EDI: WTRNBANK.COM Feb 02 2019 06:18:00 TD Bank USA/Targetcred, P.O. Box 673,  
Minneapolis, MN 55440-0673  
517817455 +EDI: VERIZONCOMB.COM Feb 02 2019 06:18:00 Verizon Wireless, P.O. Box 650051,  
Dallas, TX 75265-0051

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 03, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 84

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2019 at the address(es) listed below:

Alicia M. Sandoval on behalf of Plaintiff TRUPEX MANAGEMENT GROUP, INC  
alicia.sandoval@obermayer.com, Patricia.Schindwein@obermayer.com;vanja.moraca@obermayer.com  
Alicia M. Sandoval on behalf of Plaintiff TRUPEX RESTORATION SOLUTIONS, LLC  
alicia.sandoval@obermayer.com, Patricia.Schindwein@obermayer.com;vanja.moraca@obermayer.com  
Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com  
Brian J. Schaffer on behalf of Creditor 1st Colonial Community Bank bschaffer@slgcollect.com,  
kcollins@slgcollect.com  
Douglas G. Leney on behalf of Plaintiff D&D Invesco, LLC dleney@archerlaw.com  
Joseph A McCormick, Jr. on behalf of Trustee Andrew Sklar jmcormick@mccormicknjlaw.com,  
karen@mccormicknjlaw.com;Lorraine@mccormicknjlaw.com;Kathleen@mccormicknjlaw.com;Karen@mccormickn  
jlaw.com  
Karina Pia Lucid on behalf of Debtor Thomas A. McGuire, Jr. klucid@karinalucidlaw.com,  
R43327@notify.bestcase.com;admin@karinalucidlaw.com  
Karina Pia Lucid on behalf of Joint Debtor Catherine C. McGuire klucid@karinalucidlaw.com,  
R43327@notify.bestcase.com;admin@karinalucidlaw.com  
Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee et al... rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10